



CONFIDENCE TO TAKE YOUR BUSINESS FURTHER

AIG CORPORATE EDGE

Group Personal Accident Plan And Group Business Travel

ADVANTAGES OF PROTECTING YOUR STAFF



More often than not, the importance of a comprehensive business protection plan is overlooked when it comes to small and medium enterprises (SMEs). This leaves such businesses vulnerable to the risks of operating downtime and additional costs due to an unexpected event.

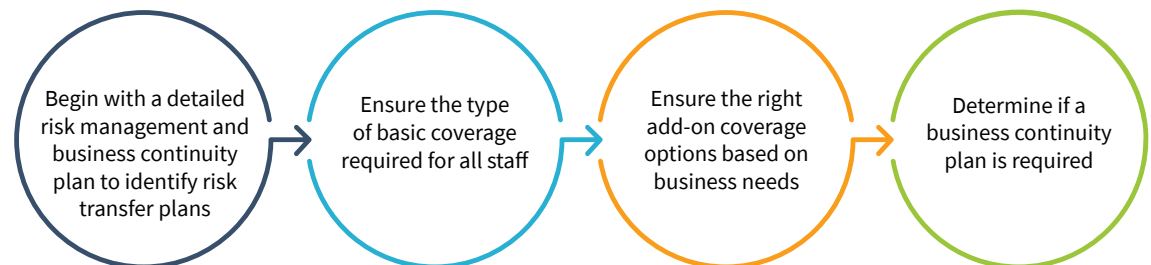
That's where AIG Corporate Edge answers. With its Group Personal Accident and Group Business Travel insurance plans, you can let your organisation offer extensive coverages for both employers and employees wherever they are – here or abroad.

A Big Part Of Employee Benefits

Employee benefits are a “must” when it comes to taking care of your employees and building a positive company culture. As a whole, employee benefits can incorporate different ways of managing your employee’s well-being both inside and outside of the workplace.

Planning Coverage For Your Business

SMEs can consider adopting a customisable progressive benefits package to provide better employee & business protection. Here are some steps you can take:



CORPORATE EDGE : THE GROUP PERSONAL ACCIDENT

Designed with the flexibility of 5 plans to choose from, The Group Personal Accident (GPA) is one of the first innovative insurance plans that allows the mixing and matching of options to fulfill any business organisation's staff protection needs.

Most of all, they are Pre-underwritten Package Plans that are Industry-rated to provide Singapore registered clients comprehensive coverage with market leading benefits. This even includes no maximum age limit with a reduced coverage for employees who are 75 years and above.

The Corporate Edge Advantage: Ease Of Administration And Faster Turn-Around Time

01

Easy & convenient online processing via eWAY

02

Policy is administered on Unnamed Basis.

03

Minimum headcount of 2 employees and Minimum Premium of S\$300 (exclusive of GST) to incept a policy under either GPA or GBT in a single policy.

Summary At A Glance

Second- & Third-Degree Burns benefits



Fractures benefits



Personal Accident benefit



Treatment by TCM



Lump sum payout for top 5 Critical Illness



Accident Medical Reimbursement



Higher Hospital Income cover for Business owner due to Infectious Disease



Weekly indemnity due to Temporary Total Disablement or Temporary Partial Disablement



Temporary Personnel Replacement / Recruitment Costs



Enhanced core-benefits: Death or Permanent Disablement benefit due to Infectious Disease



Lump sum payout for business due to People Catastrophe**



Enhanced core-benefits: Additional Personal Accident cover if accident is sustained in residence when Work From Home



Hospital Income lump sum benefit for employees due to Infectious Disease



Transportation allowance for Post-Hospitalisation Consultation due to Infectious Disease or Accident (up to 3 visits)








** People Catastrophe is the situation in which significant absence of employees affects the business continuity (more than 50% of the insured person, also must be a minimum of 3 insured persons are hospitalized due to Infectious Disease and/or are issued with Quarantine order due to Infectious Disease)






PROTECTION NEEDS GROW WHEN BUSINESS GROWS

As you expand your business, there is a need for greater protection. Whether it's adjusting to more stringent workplace health and safety regulations, fulfilling government regulations, or simply having a plan for business continuity.



PERSONAL ACCIDENT BENEFITS

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
 Accidental Death & Permanent Disablement	\$100,000	300,000	10 x Annual Salary, up to \$500,000	24 x monthly salary, up to \$1,000,000	36 x monthly salary, up to \$1,500,000
 Severe Injury	\$10,000	\$25,000	\$25,000	\$30,000	\$30,000
 Fractures	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
 Scarring of Face	As listed in the 'Schedule of Injuries' under Section 1.1				
 Burns/Second & Third Degree Burns	As listed in the 'Schedule of Injuries' under Section 1.1				

ADDITIONAL BENEFITS

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
 Treatment by Traditional Chinese	\$750	\$750	\$1,000	\$1,000	\$1,500
 Mobility Extension (including Ambulance costs)	\$5,000	\$10,000	\$20,000	\$20,000	\$25,000
 Accidental Hospital Recuperation	\$250 per Injury	\$300 per Injury	\$350 per Injury	\$400 per Injury	\$450 per Injury
 Bereavement Benefit	\$10,000	\$25,000	\$25,000	\$5,000	\$5,000
 Child Education Fund	\$5,000 per Dependant Child, up to a maximum of \$25,000 for all Dependant Children				

New During these unprecedented times, your staff should also be well covered from the risk of any viral infections or injury from accidents even as they Work From Home. This is why we are enhancing our plan to cover Accidental Death & Permanent Total Disablement due to Infectious Disease even from home.

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
 Death & Permanent Total Disablement due to Infectious Disease	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
 Additional Accidental Death/ Permanent Disablemen Sum Insured if sustained within the Insured Person's residence (covering Severe Burns - second and third degree burns)	\$10,000	\$30,000	\$50,000	\$100,000	\$150,000

10% of AD Sum Insured under Sect 1.1 capped at

OPTION A



Accident Medical Reimbursement
 Infectious Disease lump sum benefit upon hospitalisation (Excess period: 5 days)
 Transportation allowance for Post-Hospitalization Consultation due to Infectious Disease or Accident (up to 3 visits)

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accident Medical Reimbursement	\$3,000	\$4,000	\$5,000	\$5,000	\$5,000
Infectious Disease lump sum benefit upon hospitalisation (Excess period: 5 days)	\$800	\$1,000	\$1,200	\$2,000	\$2,000
Transportation allowance for Post-Hospitalization Consultation due to Infectious Disease or Accident (up to 3 visits)	\$50 per visit	\$50 per visit	\$50 per visit	\$50 per visit	\$50 per visit

OPTION B



Temporary Total Disablement (up to 75% of Gross Weekly Salary)
 Temporary Partial Disablement (up to 50% of Gross Weekly Salary)

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Temporary Total Disablement (up to 75% of Gross Weekly Salary)	\$200	\$300	\$500	\$1,000	\$1,500
Temporary Partial Disablement (up to 50% of Gross Weekly Salary)	\$100	\$150	\$250	\$500	\$750

OPTION C (minimum 6 headcount required)



Critical Income
 Major Head Trauma
 HIV due to Blood Transfusion
 Accidental Death due to Natural Catastrophe
 Comatose Benefit
 Repatriation of Mortal Remains

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Critical Income	\$30,000	\$30,000	\$30,000	\$45,000	\$60,000
Major Head Trauma	\$20,000	\$20,000	\$20,000	\$25,000	\$30,000
HIV due to Blood Transfusion	\$20,000	\$20,000	\$20,000	\$25,000	\$30,000
Accidental Death due to Natural Catastrophe	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Comatose Benefit	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Repatriation of Mortal Remains	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000

BUSINESS CONTINUITY COVER NOT JUST PROTECTING STAFF, BUT YOUR BUSINESS TOO When a business is only as good as its people, choose to add these coverages to ensure the continuity of your business.



People Catastrophe Cover
 Temporary Personnel Replacement Costs/ Recruitment Costs
 Infectious Disease lump sum benefit for business owners upon hospitalisation (Excess period: 5 days)

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
People Catastrophe Cover	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Temporary Personnel Replacement Costs/ Recruitment Costs	Up to \$5000	Up to \$5000	Up to \$5000	Up to \$5000	Up to \$5000
Infectious Disease lump sum benefit for business owners upon hospitalisation (Excess period: 5 days)	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000

OPTION D



Critical Illness
 Any One Accident Limit*
 Non-Scheduled Aircraft*

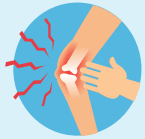
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Critical Illness	\$10,000	\$15,000	\$20,000	\$20,000	\$25,000
Any One Accident Limit*	\$2,000,000	\$3,000,000	\$5,000,000	\$10,000,000	\$15,000,000
Non-Scheduled Aircraft*	\$500,000	\$1,000,000	\$2,000,000	\$2,000,000	\$2,000,000

* Based on aggregated limit * for any one accident limit



CASE STUDY 1

Even though Brilliant Pte Ltd only employs less than 6 staff, its employer, Stephen, wishes to protect his employees with **Corporate Edge Group Personal Accident Plan 2 + Option A & B**



One day, manager, David, fractures his arm from a fall at home. He seeks hospital treatment as well as Traditional Chinese Medicine (TCM) to speed up his recovery.



Corporate Edge responds to the accident by granting benefits and compensation for Fractures, Accident Medical Reimbursement (AMR), Traditional Chinese Medicine (TCM), and Temporary Total Disablement.



David returns to office but unfortunately contracts Infectious Disease (ID) and admits himself to hospital.

Fortunately, Corporate Edge responds by giving him a lump sum payout for hospitalisation due to ID.



David recovers and returns back to work.

CASE STUDY 2

Awesome Events Pte Ltd has more than 6 staff. Its business owner, Bernard, decides to protect the daily operations in the event of employee absence, as well as employee safety for business travel, with **Corporate Edge Group Personal Accident Plan 3 + Option A, B, C & D.**

During a weekend, Marketing Executive, Aaron, accidentally burns his hands while cooking. Thankfully, he gets to claim benefit and compensation for Temporary Total Disablement.

On the following week, Business Owner, Bernard, admits himself into hospital due to an infectious disease. Some of his employees receive quarantine for having close contact with him.



This leads to the suspension of business operations as the office has to undergo sanitation.



Fortunately, Corporate Edge Group Personal Accident responds by providing lump sum payouts for all staff hospitalisations, as well as disruption to business operations (people catastrophe cover).

When business resumes, Business Development Director, Joseph, heads on a business trip to Brazil. Unexpectedly, the country sees a spike in infectious disease cases which results in Joseph serving a compulsory 7-day quarantine.



Corporate Edge responds by granting his claim for overseas quarantine allowance.



Soon after, Business Owner, Bernard, has a heart attack and undergoes surgery.

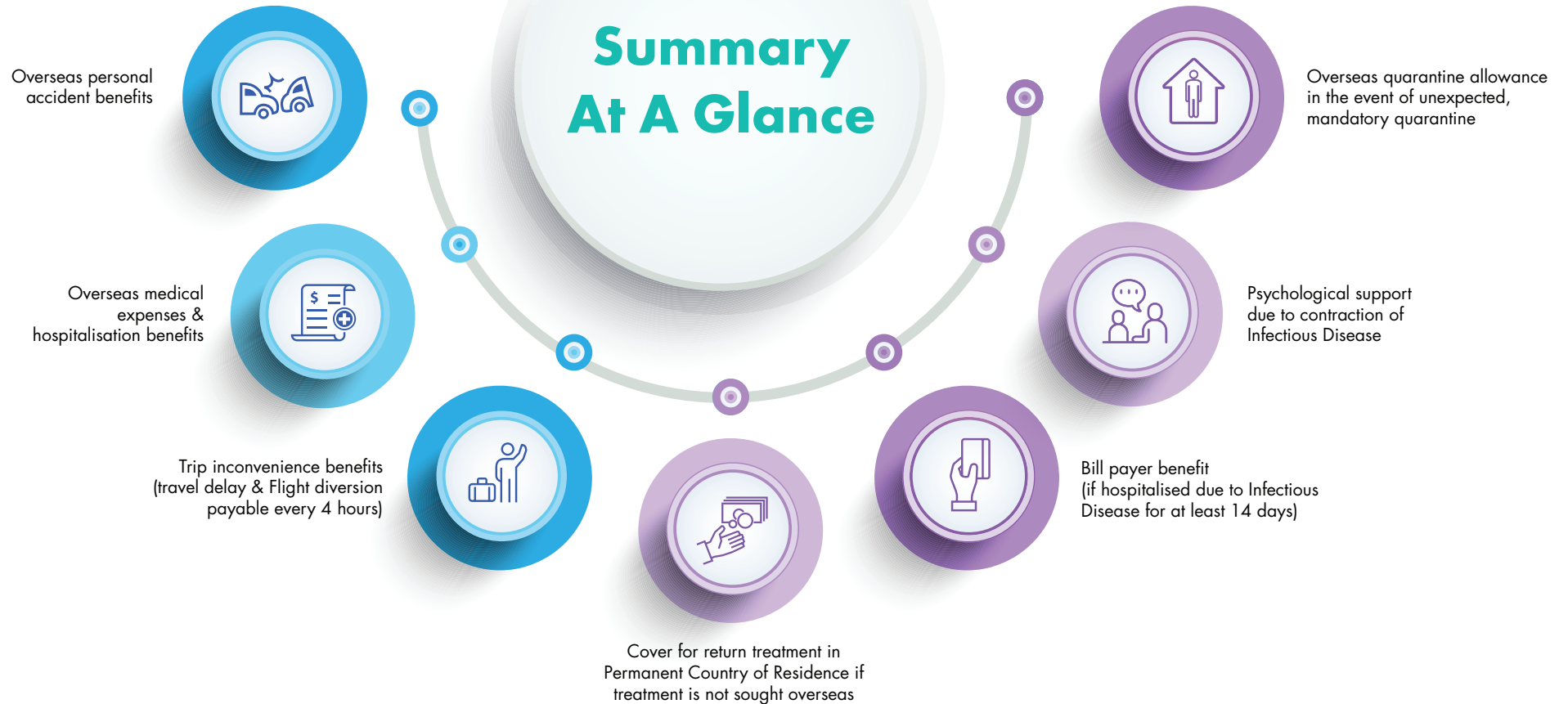


Of which, Corporate Edge grants his claim under the Critical Illness Benefit to receive a lump sum payout.

GROUP BUSINESS TRAVEL



GROUP BUSINESS TRAVEL





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